



第十八屆和富千禧企業家精神計劃 - 商業計劃書

Wofoo Millennium Entrepreneurship Programme (MEP XVIII) – Business Proposal

甲部 - 基本資料

Part A - Basic Information

組別編號： Group No. :	004
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組員資料 Details of Group Members

	中文姓名 Name in Chinese	英文姓名 Name in English
1	尹朗名	Wan Long Ming
2	黃琳	Wong Lum
3	郭樂怡	Kwok Lok Yee
4	盧宗華	Loo Chung Wa
5	黃婉悠	Wong Yuen Yau
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和富千禧企業家精神計劃 WOFOO MILLENNIUM ENTREPRENEURSHIP PROGRAMME

秘書處Secretariat: 和富社會企業Wofoo Social Enterprises

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帶隊導師資料 Details of Team Advisor

學校/機構名稱: School / Organization Name:	SKH Lui Ming Choi Secondary School
中文姓名: Name in Chinese:	
英文姓名: Name in English:	So Kar Yee

啟蒙導師資料 Details of Mentor

中文姓名: Name in Chinese:	
英文姓名: Name in English:	Timothy



乙部 - 創業計劃書

Part B – Business Proposal

第一部份：計劃摘要 (請用不多於 500 字簡介)

Section I: Executive Summary (Not more than 500 words)

In the 21st century, consumerism and materialism drive people to purchase lots of unnecessary goods. Many natural resources, including energy, are consumed in the production process. Therefore, it is important to change the consumption patterns of the people and reduce waste at source. Our enterprise provides a platform for people to rent different products, especially expensive goods such as branded handbags and electronics like cameras. For example, if person A has a handbag that she recently needs not use, she can decide to rent to other people through us as an agent. Commission fees will be collected when she successfully finds a renter. We will mainly use online platform to run our business in order to save land costs. Besides commission fees, other companies' advertisement on our website could be another income source of our enterprise.



第二部份：企業社會責任

Section II: Corporate Social Responsibilities

(i) 社會問題及其嚴重性 (請用不多於 200 字簡介)

Social problem and its seriousness (Not more than 200 words)

Materialism and consumerism are prevalent in modern cities nowadays. Hong Kong, as an international financial city that allows free trade and a wide range of goods, is a typical example. People, with their increasing purchasing power, are buying more and more things so as to keep up with others. This huge and continuously climbing consumer demand has led to a lot of severe environmental problems such as resource depletion and pollutions. This has driven the planet out of balance, and this imbalance is now showing itself in the form of climate change. Some environmentalists even allege that our planet will soon be no longer a suitable habitat for all living things including humans.

People buy a lot of luxuries and high-end products such as branded clothing, handbags and electronic gadgets like smartphones and tablets. This may be because they want to be trendy and show off their possessions to their friends.

(ii) 解決方案 (請用不多於 200 字簡介)

Solution (Not more than 200 words)

Resource Utilizer provides a platform for people to rent different goods, particularly occasionally-used goods and luxuries, instead of buying them. These goods are expensive and not cost-effective. For example, many brand-new and trendy handbags are sold at terribly high price but are only used for a fashion season and will then be put aside. Therefore, we will provide our tenants with cheap rent so as to give them a financial incentive to rent the goods. With less consumptions and productions, natural resources will be saved. This helps reduce waste at source and alleviate environmental pollutions like pollutions. Through building a brand image that equalizes "trendy" and "environmental friendly", we would like to enhance people's environmental awareness in the long run and change the social culture of consumerism.

(iii) 建議項目實踐伙伴 (請用不多於 200 字簡介)

Proposed Implementation Agent (Not more than 200 words)

Our Proposed Implementation Agent is Green Earth.

Green Earth is a famous and representative local charitable green organization established in 2016. Each year, they organize regular green talks, visits, or even relevant campaigns for the public to participate in.



The reason we choose Green Earth is that we share similar corporation goals to enhance public environmental awareness and educate the public to conserve our natural resources by reducing waste at source. We highly appreciate their efforts in this respect.

As our closest implementation agent, for any business decisions, we would first consult their opinions and ask for their agreement before implementation. We would also have their capital and manpower for the operation of our business. We believe that their long-established good reputation can bring us more business with attracting more customers.

第三部份：項目資料

Section III: Details of Business

(i) 產品/服務簡介 (請用不多於 200 字簡介)

Introduction of Product / Service (Not more than 200 words)

Our enterprise serves as an agent for people to rent different goods. If any person is interested in renting out his good, he can bring it to our office. After the good is collected, it will then be sent to our own appraisers for appraisal and deciding its market price and rent, including daily rent, weekly

If the owner agrees with the rent, he can then decide to rent his good. A brief description, including the available dates and rent, of the good will be posted in our website. The good will temporarily be kept by us.

If anyone is interested in it and would like to rent it, he may contact us through the online system or phone calls. Any good with a market value more than \$5000 will require a deposit of 50% of its market price. The good is provided at first come first serve basis. 20% commission fees are collected from the rent. The tenant may choose to get the good in our office or through self-paid delivery service.

(ii) 產品/服務優點 (請用不多於 200 字簡介)

Advantages of Product / Service (Not more than 200 words)

Firstly, our operation process is convenient. We would set up a user-friendly website that shows different available goods as well as their detailed descriptions so that potential clients manage to find the goods they like. They can also do online booking and a simple agreement (for compensation) will be signed online in order to simplify all the procedures.

Secondly, it is easy for clients to get and return the goods they rent.



Thirdly, our service helps people to save their money. Our target renting goods is expensive and popular personal belongings such as branded handbags, wallets, watches and sunglasses. People always purchase these goods in order to keep up with the trend. Through renting them instead, they would be able to save a lot of money.

Fourthly, we provide a wide range of goods. Despite the aforementioned high-end goods, we also provide our clients with occasionally-used such as suitcases.

Fifthly, our service can attract a lot of environmentalists. Resource Utilizer does not only help save a lot of natural resources, but we also help raise people' s environmental awareness.

(iii) 業務目標 (請用不多於 200 字簡介)

Business Goals (Not more than 200 words)

Resource Utilizer wants to create both commercial and social values to the city.

For the commercial values, we will take the lead to explore this new business market. In the beginning we do not intend to earn a lot of money but an amount that can sustain our business and let our shareholders / investors have little profits gain. Later on, after it is on track and is at a more stable stage, we will expand our business to a larger scale. Of course we hope we can earn more after that.

For the social values, Resource Utilizer will act as an environmental ambassador concerning the social life and protecting the planet. We are incorporated with social responsibilities in order to connect with society. By renting out goods, we aim to save more natural resources, alleviate related environmental issues, and to raise public environmental awareness.

第四部份：營銷及市場策略

Section IV: Sales & Marketing Strategy

(i) 市場定位 (請用不多於 200 字簡介)

Market Positioning (Not more than 200 words)

The business does not only target on particular income groups or providing any specific products, Indeed persons have spare goods would necessarily be interested in it. As they can earn money without costing anything.



However, we will mainly target on the extravagant goods. Reasons are as follow

Firstly, purchasing branded products and luxuries have become the mainstream, people demand for it to showcase their status and dignity.

However, luxury goods are high priced, even middle class cannot afford to purchase.

Therefore, luxury goods would be very potential if we can provide with a lower price. Indeed rent would be an effective way to minimize the burdens as consumers are not necessary to pay a high amount.

Also, luxury goods are not necessities, people only require when there is feast, event and celebration. As the result, it would quite often to be spared. People are much willing to lend it out for extra income. For customers, the business can offer them

Last but not least, luxuries are featured to be reusable and durable.

(ii) 主要顧客對象 (請用不多於 200 字簡介)

Target Customers (Not more than 200 words)

We are targeting at a wide range of customers, including from all age groups and from all social status. However, we do specialize in young ladies especially OLs since our main goods for rent is branded handbags.

(iii) 競爭對手狀況 (請用不多於 200 字簡介)

Competitors (Not more than 200 words)

No competitors doing having the same idea now.



(iv) 市場優勢 (請用不多於 200 字簡介)

Marketing Advantages (Not more than 200 words)

Firstly, there are few competitors in this market. And we are confident that we can do better than our counterparts because our service is limited on the occasionally used products and high-ended products such as luxury. More rent can be earned from these products

(v) 營銷渠道 (請用不多於 200 字簡介)

Sales Channels (Not more than 200 words)

We' ll mainly rely on the online platform to do our business. Borrowers have to make the orders on the online platform, and pay through there. Then they can choose to take in the entity shops which is free of charge or to

(vi) 宣傳方法 (例：Facebook / 上架費) (請用不多於 200 字簡介)

Promotion Method (e.g. Facebook / Listing Fee) (Not more than 200 words)

There are few effective ways to bring the massage of the company to the public.

Firstly, we suggest holding a handbag exhibition in shopping mall for people to look at and take photos. Visitors are required to download our app and like our pages in social media before entering the exhibition. This



exhibition can attract a lot of office ladies to come who will then post to their social media. This can create huge echos and a huge promotional effect to let more know our start up.

Secondly, we proposed to invite celebrities to use our service during some public activities. It is believed that we can create a fashion trend of renting things instead of buying things using celebrities. This also increases the fame of our start up.

Thirdly, we will cooperate with well-known YouTubers to take videos which are about the products available on our platform and our core social values. YouTuber is very popular for all age groups, especially the youngsters, we can build up our green business image there.

Apart from the above methods, effective traditional promotional approaches such as advertising on and creating social media accounts will also be used.

(vii) 銷售預測 (首三年) (請用不多於 200 字簡介)

Sales Projection (First 3 years) (Not more than 200 words)

第五部份：財務 (請列明各項明細)



Section V: Finance (with Cost Breakdown)

(i) 公司成立成本

Startup Cost

Business Registration Fee (for 3 years)

Company Registration Fee

Rent \$250000

Electricity and water

Insurance

Loan Interest

Promotion and Advertisement Fee

Printing and stationery

Carriage outwards

Salaries \$150000

Telephone and Fax

Sundry expenses

Total \$1500000

(ii) 預計每月支出

Expected Monthly Expenditure

Furniture and Equipment

Administrative Expenses

Selling Expenses

Loans Interest

Depreciation for non-current asset

\$240000

(iii) 預計收入

Expected Income



\$250000/month

(iv) 集資來源

Funding Sources

Government's subsidies

Individual savings (from shareholders)

NGO's subsidies

(v) 三年財務預測

Financial Projection in 3 years

(in the financial statement)

第七部份：風險管理（請列舉營運期間可能面對的風險及相關應變計劃）

Section VII: Risks Management (Predicted risks and respective contingency plans)

Risk of being stolen

As we are targeting at extravagant priced goods which would easily be stolen, the cost of redemption would be unaffordably high once were lost. Therefore, insurance should be bought to minimize the risk of being stolen as well as expenditures on security measures such as hiring safeguards, improve the anti-theft system.

Risk of being plagiarized

We are holding an online platform to provide with leasing services, professional skills is not required to set up the company, which implied there may be a worry of being copied to run another business and result to decline on attractiveness and the room of development. Therefore, we had decided to hire professional appraisers. By offering



professional authentication services, could enhance the confidence of consumers to the quality and marked rental price, so as to reduce the possibility of being plagiarized.

Suppliers dependability

The business is highly relied on the public as all the goods are leased from them, therefore we have to put more resources on promotion in order to make sure the customer know the business.

Exchanged with other faulty goods

When the borrowers had taken the goods away, we can't monitor if it is the original one. Indeed they may return a faulty goods back to make money, we will suffer to a loss. To deal with it, we decided to lower the risk by hiring appraisers, to utilize their professional knowledge to identify it so as to prevent it.

Compensation

The company found that there is a risk of damaging of the goods after utilizing it. Although the company do not have a responsibility to bear this risk or make compensations, it is hard to get the consensus between lenders and borrowers as they shared a conflict of interest. Hence the feasibility and reliability may not as high as expected.

Therefore, all these measures would be given to the appraiser to estimate. Also when the borrowers and lenders cannot reach a consensus, the company will act as a mediator to chase compensation.